## UNITED STATES BANKRUPTCY COURT DISTRICT OF OREGON

In re		) Case No	
		) ) )	) ) ) NOTICE OF <b>PRE-</b> CONFIRMATION ) AMENDMENT OF PLAN AND ) CONFIRMATION HEARING
Debtor(s)		ý	
	r LBR 3015-2 ition hearing	• • •	n may not be filed fewer than 28 days before the next scheduled
The propo and any b	onent, who is t usiness name	he_ e)]and whose name an	, [i.e., debtor; trustee; or creditor (also state type of claim address are
by and th	rough the und	dersigned, certifies tha	, at:
1. An ar	nended plan i	is attached to this Noti	ice.
receiv the h	ved if offered earing date, ti	and admissible, will be	amended plan, at which testimony $\square$ will not be received $\square$ will be e held: [Instructions to filer: Contact the calendar clerk to obtain at us before completing this notice. If a telephone hearing is scheduled, ng judge.]
Date:		Time:	_
Locat	ion:	Courtroom #	_,
		Telephone Hearing Call In Number: Access Code:	
		ary of the amendment fied budget or other pe	s has been served on the trustee along with a copy of the amended ertinent information.
serve	d on paper,	and the amended pla	ocal Form 888 if a Telephone Hearing will be held and this Notice is in described above were served on the debtor(s) and any debtor's equired in pt. 3); and all creditors.
Date:			
	Blaskowsky	Signature, Relatio	n to Proponent, AND Proponent's Contact Phone #
or Todd Trierweiler SB #85348		(If debtor is propon 4 digits)	nent) Debtor's Address (unless shown above) & Taxpayer ID#(s) (last

NOTICE IS GIVEN THAT any creditor who has any objection to any provision of the amended plan must file the objection with the court at least 7 days before the confirmation hearing. Filing a proof of claim or a motion for relief from the automatic stay will not be considered as an objection to confirmation.

CLERK, U.S. BANKRUPTCY COURT

## UNITED STATES BANKRUPTCY COURT DISTRICT OF OREGON

ln	re	) ) )	Case No.	
<u>De</u>	ebtor(s)	) ) )	CHAPTER 13 PLAN DATED	
of du	a confirmenties on the	ed plan. Creditors' claims may be mod	ncluding debtor and creditors) are bound to the terms ified or eliminated. The plan imposes obligations and d read these papers carefully and discuss them with h to consult one.	
Fa ba the de the	ilure of a conkruptcy of conclusion adline is in a language  Plan Moti	creditor to file a written objection to this court may confirm the plan without fur n of the meeting of creditors, unless of the attached notice of amendment. If there of paragraphs 1–14, they must be in paragraphed.	provision of this chapter 13 plan, you must file an objection.  s plan will constitute acceptance of the plan, and the ther notice. Objections must be filed within 14 days after nerwise ordered by the court; for an amended plan, the e are any additional plan provisions or provisions that alter agraphs 15+below.  Is (and does not include items not selected):	
	ncludes:	<ul> <li>4(b)(1) and (2), which may result in a pacted creditor.</li> <li>Motion for Relief: Termination of the a out in paragraph 4(b)(4), or property sults.</li> <li>Motion to Avoid Liens: Avoidance of a</li> </ul>	the amount of a secured claim, set out in paragraphs artial payment or no payment at all to the secured utomatic stay with respect to surrendered property, set oject to a rejected contract or lease, set out in paragraph judicial lien or nonpossessory, non-purchase-money	
		security interest, set out in paragraph 6.  Nonstandard Provisions: Nonstandard	rd provisions, set out starting in paragraph 15.	
2.	Debtor mappropriate exceed 60	te interest. If that period is 36 months, the months, as necessary to complete requ	ommitment period of this plan is 36 or 60 months. unless debtor first pays 100% of all allowed claims with e plan payments may continue for a longer period, not to ired payments to creditors. The approximate length of the nger than 36 months is as follows:	
3.	Payments	s to the Trustee. Debtor must pay to the	trustee:	
(a) a monthly payment of \$				
(b) all non-exempt proceeds from avoided transfers, including those from transfers avoided by the trustee				
(c) upon receipt, net tax refunds attributable to the following tax years:; net tax refunds are those tax refunds not otherwise provided in the plan, less tax paid by debtor for a deficiency shown on any tax return for that same tax year or to paid by setoff by a tax agency for a postpetition tax year.				

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(d) a lump sum payment of \$		on o	r before		( date); and	
(e)						
Trustee Disbursements and Treatment of Claims. The trustee must commence prepetition disbursements required by paragraph 4(b)(3); upon confirmation of this plan, the trustee must commence disbursements in accordance with this plan. The trustee must not make any disbursement under this paragraph except on account of an allowed claim or allowed administrative expense. Should the trustee not have sufficient funds in trust to pay fully the disbursements listed below, disbursements of available funds must be made pro rata. The trustee must disburse all funds in the following amounts and order:						
(a) Trustee's Fee and Expenses. First, to the trustee's percentage fee and expenses.						
(b) <b>Treatment of Secured Claims.</b> Second, to secured creditors as provided in (1) and (2) below. The terms of debtor's prepetition agreement with each secured creditor will continue to apply, except as otherwise provided in this plan or in the confirmation order. The value of collateral for secured claims is fixed at the values stated in (1) and (2) only if there is a check in the box "Includes" in paragraph 1 for "Motion to Value Collateral" and the plan is served on the secured creditor as required under FRBP 7004 or the allowed amount of the secured claim is fixed by consent of the secured creditor. Secured creditors' liens shall be treated in accordance with § 1325(a)(5)(B)(i) and must be released when retention ends under that section.						
(1) Cure of Default and Claim Modification. Debtor must cure the default and maintain the contractual installment payments (as provided in paragraph 7) on a secured claim listed below in the "Estimated Arrearage if Curing" column. The amount listed in that column is an estimate; the creditor's allowed claim will control. A claim listed in the "Collateral Value if Not Paying in Full" column is an allowed secured claim only to the extent of the value listed, and pursuant to § 506(a), debtor MOVES the court for an order fixing the value of the collateral in the listed amount. The value of the creditor's interest in the collateral is limited to the amount listed below, and that amount will be paid under the plan with postconfirmation interest at the rate stated below. The holder of a claim listed in the "Estimated Secured Claim if Paying in Full" column will receive the total amount of the claim as set forth in the creditor's proof of claim.						
For all creditors provided for under this subparagraph (1), if the creditor's claim will not be paid in full, the portion of the creditor's claim that exceeds the amount of the allowed secured claim will be treated as an unsecured claim under paragraph 4(f) (if the claim identifies the priority position of the claim) and 4(g) below.						
Creditor	Collateral	Estimated Arrearage if Curing	Collateral Value if Not Paying in Full	Estimated Secured Claim if Paying in Full	Interest Rate	Monthly Plan Payment
		Use only one	of these columns	s for each creditor		
		OGG OHIY OHE	or arose columns	J.O. Caon Greattol		

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[Note: Printed text may not be stricken.]

under this subparagraph (2) may include modification of a claim secured by a purchase-money security interest in either (a) a motor vehicle acquired for personal use by the debtor within 910 days before the petition date or (b) any other personal property collateral acquired within 1 year before the petition date. A secured claim treated in this subparagraph is limited to the amount listed in the "Amount of Claim as Modified (Value of Collateral)" column. Debtor MOVES the court for an order fixing the value of the collateral in the amount listed below. Debtor proposes that the creditors listed accept, either expressly or impliedly, the following treatment, which might not be able to be approved absent consent of creditor. Failure of a creditor to file a written objection to confirmation of this plan before confirmation will constitute acceptance of the plan. Amount of Claim as Modified Postconfirmation Monthly Creditor Collateral (Value of Collateral) Interest Rate **Payment** (3) Adequate Protection. Payments must be disbursed by the trustee before confirmation, as adequate protection, from funds on hand with the trustee in the payment amounts specified in the plan for personal-property-secured creditors. Payments by the trustee before confirmation will be deducted from the amount of the allowed secured claim. Unless the concerned creditor is fully secured or over secured under § 506 or § 1325(a)(9), no interest will accrue or may be paid from the petition date to the confirmation date unless otherwise specifically provided for in the payment provisions set forth above. (4) Surrender of Collateral. Debtor must surrender any collateral not addressed by the terms of this plan no later than the confirmation date to the following (state creditor name followed by description of collateral to be surrendered, and if debtor does not have possession of the collateral, so state): With respect to the claims secured by the collateral listed in this subparagraph (4), debtor MOVES that the stay of § 362(a) be terminated as to the collateral only and that the stay of § 1301 be terminated. \_\_\_\_\_ and expenses of (c) **Debtor's Attorney Compensation**. Third, to debtor's attorney fees of \$ unpaid. Upon \_\_\_\_, of which \$ has been paid, leaving \$ application, the court may award not more than \$500 in addition to the above amount without further notice at the time of confirmation. Debtor's attorney may not apply for supplemental compensation may and expense reimbursement. 1300.17 (12/1/2018) Page 3 of 6 [Note: Printed text may not be stricken.]

(2) Secured Claim Modification Not Expressly Authorized by the Code. Treatment of secured claims

	Attorney will be paid as follo	ows (check onlyone):			
		makes any disbursements ur	compensation, will be paid from all available der paragraph 4(a) and any fixed monthly		
	Other:				
(d)	<b>Domestic Support.</b> Fourth, to allowed unsecured domestic support obligations under § 507(a)(1), and these claims must be paid in full.				
(e)	<b>Administrative Expenses.</b> Fifth, to allowed administrative expenses under §507(a)(2), and these claim must be paid in full.				
(f)	<b>Priority Claims.</b> Sixth, to allowed priority claims in the order stated in § 507(a)(3)-(10), and these claims must be paid in full.				
(g)	Unsecured Claims. Seventh, to allowed nonpriority unsecured claims, the amounts required by § 1325(b)(1). [Mark only one].				
	depend on the amoun	e approximately % ts of allowed secured, priority and nonpriority unsecured clair	of their claims. Payment of any dividend will (including costs of administration and the ns.		
	(2) Creditors will receive	e a minimum % of	their claims.		
(h)	Best Interest of Creditors. The "best interest of creditors" number is \$, and not less than that amount must be distributed to unsecured priority and nonpriority creditors. The amount of allowed priority claims will reduce the amount distributed to allowed unsecured nonpriority creditors.				
(i)	<b>Unsecured Claim Interest.</b> All allowed unsecured claims will receive interest of % from the time of confirmation.				
(j)	<b>Untimely Claims Disallowed.</b> Subject to the provisions of § 502(b)(9), untimely claims, other than those secured claims for which the treatment is specified in paragraph 4(b) above, are disallowed without the need for objection.				
Exe	cutory Contracts and Leas	ses. The debtor ASSUMES the	following executory contracts and leases:		
		Amount of Default			
	Creditor	[State if None]	Cure Provisions		
Fxe	cutory contracts or leases	not specifically listed above a	re rejected. Any allowed claim arising from		

Executory contracts or leases not specifically listed above are rejected. Any allowed claim arising from rejection will be treated under paragraph 4(g). Debtor will pay all assumed executory contracts and leases directly, including amounts required to cure. Debtor must surrender any property covered by rejected executory contracts or leases to the affected creditor no later than confirmation. Debtor MOVES that the stay of § 362(a) be terminated as to all property covered by rejected executory contracts and leases and that the stay of § 1301 be terminated.

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6. <b>Section 522 Lien Avoidance.</b> Debtor MOVES, pursuant to § 522(f)(1), to avoid the judicial lie purchase-money security interests of the following creditors because they impair an exemption		

The order of confirmation will avoid the liens listed above and claims of the lienholders will be treated in paragraph 4(g).

7. **Direct Payments.** Debtor must pay directly to each of the following creditors the regular payment that comes due after the petition date (state creditor name followed by collateral description):

- 8. **Use of Credit.** Debtor may not incur credit or debt obligations during the life of the plan without the trustee's written consent unless made necessary by emergency or incurred in the ordinary course of operating debtor's business.
- 9. **Debtor Reporting Requirements.** Unless waived by the trustee in writing, debtor must report immediately, upon receipt of notice of the change, to the trustee if actual or projected gross annual income exceeds by more than 10% the gross income projected by debtor in the most recently filed Schedule I. Unless listed in the schedules, debtor must report immediately to the trustee any right of debtor to a distribution or right to distribution of funds or other property, including bonuses and inheritances, worth more than \$2,500.
- 10. **Postpetition Tax Reporting.** For tax years listed in paragraph 3(c), debtor must timely file all required tax returns and provide copies to the trustee each year immediately upon filing with the taxing authority.
- 11. **Vesting of Estate Property; Limitations on Postconfirmation Property Use.** Property of the estate will vest in debtor upon confirmation, subject to the terms of this paragraph. Except for regular monthly income, any right of debtor to a distribution of funds or other property exceeding a value of \$2,500 must be held by debtor and not used without the trustee's permission or a court order. Debtor must not buy, sell, use, lease (other than a lease of real property in which the debtor will reside), encumber, or otherwise dispose of any interest in: (a) real property; or (b) personal property worth more than \$10,000 out of the ordinary course of business without notice (given per FRBP 2002 as if the interest were property of the estate) to all creditors and the trustee, with an opportunity for hearing, unless the property is acquired through the use of credit with the trustee's written consent.
- 12. **Treatment of Trustee Funds on Hand Upon Dismissal or Conversion.** If this case is converted to chapter 7 and the chapter 13 trustee has more than \$2,500 at the time of conversion, the chapter 13 trustee must forward all funds to debtor, in care of debtor's attorney, if any, 10 days after the first scheduled § 341(a) meeting in the chapter 7 case unless the chapter 7 trustee files and serves a written objection pursuant to § 348(f)(2). If the funds in the chapter 13 trustee's possession at conversion are \$2,500 or less, or if this case is dismissed, the chapter 13 trustee must forward all funds to debtor in care of debtor's attorney, if any. This paragraph does not determine the rights of the parties to these funds.
- 13. **Reservation of Rights and Powers.** Except as expressly set forth in this plan or the confirmation order, neither this plan nor the confirmation order affects any right or power of debtor or the trustee, including debtor's rights under § 1302 and rights of the trustee or any trustee's assignee under 11 U.S.C. chapter 5.

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[Note: Printed text may not be stricken.]

numbered, beginning with 15. Debtor are not be seen that the seen that t	or ovisions are set forth below or on attachments; and, if applicable, debtor's counsel certify that the et out consistent with this paragraph. Nonstandard instandard provisions will be effective only if there
column), 4(b)(2) (under the "Amount of	n Paragraphs 4(b)(1) (under the "Collateral Value Claim as Modified" column), 5, and 6 (see FRBP
14, and LBR 6006-1(b)). I certify that cop as follows:	ies of this plan and the notice of hearing to confirm
ditors/parties in the mailing list filed with documents by first-class mail to the cre	titutions (served by court) (see FRBP 7004(b)), I the court exactly as follows, OR, on, ditors/parties at the names and addresses exactly the creditor/party was served through, and the
by other authorized means (specify), at	n, I served the above-documents the name and address exactly as follows (list each ution was served through, and the address):
Michael R. Blaskowsky For Todd Trierweiler (OSB #85348) Page 6 of 6	Debtor or Debtor's Attorney  [Note: Printed text may not be stricken.]
	Date ky (OSB #84176) for Todd Trierweile RVICE on Creditors/Parties Treated in olumn), 4(b)(2) (under the "Amount of 14, and LBR 6006-1(b)). I certify that cop as follows:  s who are not Insured Depository Insiditors/parties in the mailing list filed with documents by first-class mail to the cre ch creditor/party, the person or entity  story Institutions (see FRBP 7004(h)), or by other authorized means (specify), at institution, the person or entity the instit  Michael R. Blaskowsky

## Addendum to Second Amended Chapter 13 Plan Dated July 13, 2020 James Otis Rosser 20-31685-tmb13

- 15. Debtor is not required to pay any tax refunds to the Trustee as all refunds have been considered in determining Debtor's disposable income.
- 16. For purposes of ¶10 of this Plan, Debtor shall timely file all required tax returns for tax years 2019 2023, and shall provide copies to the Trustee each year immediately upon filing with the taxing authorities.
- 17. Debtor shall sell or refinance his residence at 20725 S. Bluebird Land, Estacada, Oregon 97023 not later than December 31, 2024 and shall pay to the Trustee from the proceeds at closing, funds sufficient to pay all creditors secured by the subject property remaining in the plan. Secured creditors are Bank of America and Cenlar. Debtor shall also pay to the Trustee for distribution through the Plan, non-exempt proceeds to the extent required by the Trustee's payoff quote. Debtor shall obtain the Trustee's permission prior to any sale or refinance and to obtain that permission, provide copies to the Trustee of a preliminary closing statement and title report. Debtor shall provide the Trustee with a copy of the final closing statement within fifteen days following the close of the sale or refinance.